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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 2 Valuation of Security Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEW JERSEY** 18-29589 VFP In Re: Case No.: SAFI M. HANAFY VINCENT F. PAPALIA Judge: ASMAA A. HANAFY, Debtor(s) **Chapter 13 Plan and Motions** Original FEBRUARY 22, 2020 Date: Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: ☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10. oxtimes does \Box does not limit the amount of a secured claim based solely on value of collateral. Which MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY. ☐ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor: ____

Initial Co-Debtor:

Initial Debtor(s)' Attorney: ____HR

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Part 1:	Payment and Length o	f Plan			
a.	The debtor shall pay \$	350	per	MONTH	to the Chapter 13 Trustee, starting on
	NOVEMBER OF 2018	for approx	imately	60	months.
b.	The debtor shall make plar	n payments to	the Trust	ee from the fo	ollowing sources:
	☑ Future earnings				
	☐ Other sources of	funding (desc	cribe sourc	e, amount an	d date when funds are available):
•	Line of real property to an	tiofy plan abli	actions:		
C.	Use of real property to sa	usiy pian obii	gations.		
	☐ Sale of real property				
	Description:				
	Proposed date for com	npletion:			
	☐ Refinance of real prop	perty:			
	Description:				
	Proposed date for com	npletion:		 	
		h respect to r	nortgage e	encumbering p	property:
	Description: 151 Burha	ns Avenue, Ha	ledon, NJ		
	Proposed date for com	pletion: Dec	ember 31, 2	2020	
d.	☑ The regular monthly m	nortgage payı	ment will c	ontinue pendi	ing the sale, refinance or loan modification.

e. 🛮 Other information that may be important relating to the payment and length of plan:

^{**} Completion of loan modification on or before December 31, 2020. Debtor to make regular monthly mortgage payment to lender/servicer, PNC Bank, NA (PNC Mortgage), pertaining to first mortgage. PNC Bank also holds another mortgage against the property, a second mortgage, which is being stripped off. Trustee is not to pay mortgage arrears due to PNC Bank, pertaining to first mortgage. Mortgage arrears, due to PNC Bank, as to first mortgage, are to be addressed through loan modification.

Part 2: Adequate Protection ⊠ No	ONE				
a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor). b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor).					
Part 3: Priority Claims (Including	Administrative Expenses)				
a. All allowed priority claims will b	e paid in full unless the creditor agrees	s otherwise:			
Creditor	Type of Priority	Amount to be Paid			
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE			
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$			
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,750 Balance Due Counsel (Orig. Fee)			
b. Domestic Support ObligationsCheck one:☒ None	s assigned or owed to a governmental	unit and paid less than full amount:			
\Box The allowed priority claims	s listed below are based on a domestic	support obligation that has been assigned			
to or is owed to a government U.S.C.1322(a)(4):	tal unit and will be paid less than the fu	ll amount of the claim pursuant to 11			

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: 🛛 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
PNC MORTGAGE	2nd Mortgage re: 151 Burhans, Haledon	\$95,000	\$240,000	PNC MORTGAGE/BANK, FIRST MORTGAGE IAO \$408,397	NO VALUE	N/A	NO VALUE
NEW CENTURY FINANCIAL	Judgment against same property	\$5,159	\$240,000	SAME	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender M NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

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f. Secured Claims	Unaffected by t	he Plan 🗌 NONE	=				
The following sec	cured claims are	unaffected by the	Plan:				
		ated at 10 Lee Avenue mortgage pertaining to	e, Haldeon, New Jersey. Continued to this property.	payments on mortgage, no arrears.			
g. Secured Claims to be	Paid in Full Thr	ough the Plan:	⊔ NONE				
Creditor		Collateral		Total Amount to be Paid Through the Plan			
Borough of Haledon, Tax Collector			ED AT 151 BURHANS	OR UNKNOWN			
Part 5: Unsecured Cla	ims 🗆 NONE						
Tartor Crisocarca Cia							
•			secured claims shall be paid:				
☐ Not less than	\$	to be distribu	ited <i>pro rata</i>				
□ Not less than		percent					
⋈ Pro Rata distr	ibution from any	remaining funds					
b. Our anotable also effect consequent also as shall be twented as follows:							

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ⊠ NON	Part 6:	Executor	Contracts and	Unexpired	Leases	⋈ NONE
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(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

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NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

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					_
h	Motion to Avoid Liens and	d Paclaceify Claim	from Secured to	Completely Unsecured	
υ.	INIULIUII LU AVUIU LIEIIS AII	a iteciassiiv Ciaiiii	II OIII OECUIEU IO	Completely offsecured.	

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
PNC MORTGAGE	2ND MORTGAGE RE: 151 BURHANS AVE., HALEDON, NJ	\$95,000	\$240,000	PNC BANK FIRST MORTGAGE, IAO \$408,397	NO VALUE	ENTIRE SECOND MORTGAGE IAO \$95,000
NEW CENTURY FINANCIAL SERVICES	JUDGMENT LIEN PERTAINING TO 151 BURHANS AVE., HALEDON, NJ	\$5,159	\$240,000	PNC BANK/MORTGAGE, FIRST MORTGAGE IAO \$408,397	NO VALUE	ENTIRE JUDGMENT LIEN IAO \$5,159

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

□ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution					
The Standing Trustee shall pay allowed claims in the	following order:				
1) Ch. 13 Standing Trustee commissions					
2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)					
3) Secured Claims and then Priority Claims					
4) Unsecured Claims					
d. Post-Petition Claims					
	pay post-petition claims filed pursuant to 11 U.S.C. Section				
1305(a) in the amount filed by the post-petition claimant.	ay post-petition daints filed pursuant to 11 0.5.6. Section				
Part 9: Modification ☐ NONE					
If this Plan modifies a Plan previously filed in this case	e, complete the information below.				
Date of Plan being modified: OCTOBER 22, 2018	.				
Explain below why the plan is being modified: TO PROVIDE FOR TIME FOR THE DEBTOR TO OBTAIN A LOAN MODIFICATION OUTSIDE OF THE COURT'S LOSS MITIGATION PROCESS.	Explain below how the plan is being modified: PAYMENTS REMAIN THE SAME UNDER THE PLAN. ONLY CHANGE IS THAT MODIFICATION IS OUTSIDE COURT'S LOSS MITIGATION PROCESS AND PLAN PROVIDES FOR THE DEBTOR TO OBTAIN A LOAN MODIFICATION ON OR BEFORE 12/31/20. DEBTOR TO MAKE REG. MONTHLY MORTGAGE PAYMENTS AND ARREARS TO BE ADDRESSED THROUGH LOAN MODIFICATION.				
Are Schedules I and J being filed simultaneously with	this Modified Plan? ☐ Yes ☒ No				
Part 10: Non-Standard Provision(s): Signatures Requ	ired				
Non-Standard Provisions Requiring Separate Signatu ☑ NONE ☐ Explain here:	ires:				

Any non-standard provisions placed elsewhere in this plan are ineffective.

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Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: FEBRUARY 22, 2020	/S/ SAFI M. HANAFY Debtor
Date: FEBRUARY 22, 2020	/S/ ASMAA A. HANAFY Joint Debtor
Date: FEBRUARY 22, 2020	/S/ HERBERT B. RAYMOND, ESQ. Attorney for Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Safi M Hanafy Asmaa A Hanafy Debtors Case No. 18-29589-VFP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 7 Date Rcvd: Feb 24, 2020 Form ID: pdf901 Total Noticed: 225

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 26, 2020.
db/jdb
                      +Safi M Hanafy, Asmaa A Hanafy,
                                                                          151 Burhans Avenue, Haledon, NJ 07508-1441
                      +American Expess Legal LLC, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
517789615
                       American Express, PO Box 1270, Newark, NJ 07101-1270
517789619
                                                                                                                 Malvern, PA 19355-1245
517789616
                                                     P0 Box 3001,
                      +American Express,
                                                                          16 General Warren Blvd,
                       +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
American Express, PO Box 7871, Fort Lauderdale, FL 33329
American Express, PO Box 297812, Ft. Lauderdale, FL 33329-7812
517789617
                      +American Express,
517789620
517789618
517904873
                      American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
                      Malvern PA 19355-0701

+Apotaker & Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496

+Apotaker & Scian PC ESQ, PO Box 5496, Mount Laurel, NJ 08054-5496

+Apothaker Scian PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
                        Malvern PA 19355-0701
517789621
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517789624
                                                                                                                 Mount Laurel, NJ 08054-3410
                     ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
517789627
                      (address filed with court: Bank Of America, Attention: Recovery Department,
                       4161 Peidmont Parkway, Greensboro, NC 27410)
Bank of America, 475 Crosspoint Parkway, PO Box 9000,
Bank of America, PO Box 9000, Getzville, NY 14068-9000
                                                                                                              Getzville, NY 14068-9000
517789632
517789636
                      +Bank of America,
517789630
                       Bank of America, Attn; Bankruptcy, PO Box 15021, Wilmington, DE 19850
517789635
                      +Bank of America,
                                                   PO Box 17645, Baltimore, MD 21297-1645
                                                   Attn: Recovery Department, PO Box 2278,
                      +Bank of America,
517789628
                                                                                                                     Norfolk, VA 23501-2278
                                                   4461 Piedmont Parkway, Greensboro, NC 27410
100 North Tron Street, Charlotte, NC 28255-0001
517789629
                       Bank of America,
                      +Bank of America,
517789634
                      +Barnet Hospital,
                                                  1 E 35th Street, Paterson, NJ 07514-1311
680 Broadway, Paterson, NJ 07514-1524
517789638
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                      +Barnet Hospital,
                       Best Buy, PO Box 17051, Baltimore, MD 21297-1051
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                                         Retail Services, PO Box 5244, Carol Stream,
                      +Best Buy,
                      Best Buy/HSBC Retail, PO Box 5244, Carol Stream, IL 60197-5244
+Borough of Haledon, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626
517789641
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                      +Borough of Haledon NJ, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626
+Borough of Haledon, NJ, 510 Belmont Avenue, Haledon, NJ 07508-1626
+CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
(address filed with court: Citicorp Credit Services, Inc., 7920 NW 110th Street,
517789643
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                     ++CITIBANK,
                         Kansas City, MO 64153)
                      +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank, Attn: Centralized Bankruptcy, PO Box 20363,
                     ++CITIBANK,
517789674
                         Kansas City, MO 64195)
                      +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank, PO Box 6553, The Lakes, NV 88901)
517789678
                     ++CITIBANK,
                      Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
517902616
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                      Cardmember Services, PO Box 8650, Wilmington, DE 19899
+Cardmember Services, PO Box 8982, Madison, WI 53708-8982
+Celentano. Stadtmauer & Walentowicz, PO Box 2594, 1035 Ro
517789662
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                                                                                                     1035 Route 46 East,
                         Clifton, NJ 07013-7481
                       Celentano. Stadtmauer & Walentowicz, PO Box 2594,
517789664
                                                                                                      Clifton, NJ 07015-2594
                      +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
+Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
517789666
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                      +Chase Bank, PO Box 183164, Columbus, OH 43218-3164
+Chase Bank, PO Box 659732, San Antonio, TX 78265-9732
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                       Chase Bankcard Services, 150 University Drive G2-8, Scottsdale, AZ 85251
                       Chase bank, PO Box 659409, San Antonio, TX 78265+CitiCards, PO Box 6345, The Lakes, NV 88901-0001
517789670
                      +Citicards, PO Box 6345, The Lakes, NV 80901-0001
+Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
Citibank, PO Box 6405, The Lakes, NV 88901-6405
Sioux Falls, SD 57117-
517789685
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                      +Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241
+Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
517789681
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                      +Citicorp Cedit Services, PO Box 39308, Solon, OH 44139-0308
+Citicorp Credit Services, PO Box 91600, Albuquerque, NM 87199-1600
517789688
                      +Citicorp Credit Services,
517789689
                      +Citizens Bank,
                                                Asset Disposition Redemption Specialist, 100A Sockanossett Crossroad, RDC100,
517789695
                         Cranston, RI 02920-5539
                      +Citizens Bank, P0 Box 42115, Providence, RI 02940-2115
+Citizens Finance Corporation, PO Box 844, Wausau, WI 54402-0844
+Dsnb Macys, P0 Box 8218, Mason, OH 45040-8218
Eichenbaum & Stylianou, LLC, Attorneys At Law, 10 Forest Avenue
517789696
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517789712
                                                                                                 10 Forest Avenue - PO Box 914,
517789713
                         Paramus, NJ 07653-0914
517789715
                      +FIA Card Services, NA, PO Box 15137,
                                                                                    Wilmington, DE 19850-5137
                      Foster & Garbus, PO Box 9030, Farmingdale, NY 11735

Foster & Garbus, PO Box 1148, Hauppauge, NY 11788

+Foster and Garbus, 500 Bi-County Blvd., Suite 300, West Wing, Farmingdale, NY 11735-3988

GE Money Bank, PO Box 98143, El Paso, TX 79998

+Gerald Sherman Attn: Paul County Blvd.
517789717
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                      +Gerald Sherman, Attn: Paul a Grosso, ESQ, 172 Market Street, Elmwood Park, NJ 07407-1413 +Haledon Tax Collector, Attn: Tax Collector, 510 Belmont Avenue, Haledon, NJ 07508-1626 +LDW Benefits Payment Control, PO Box 650, Trenton, NJ 08646-0650
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District/off: 0312-2
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                                                                                                                                                                        Date Royd: Feb 24, 2020
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                            +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999
517789743
                                               PO Box 4583, Carol Stream, IL 60197-4583
PO Box 4580, Carol Stream, IL 60197-4580
P.O. Box 4564, Carol Stream, IL 60197-4564
PO Box 4563, Carol Stream, IL 60197-4563
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                             Macy's, PO Box 4580,
517789744
517789742
                              Macy's,
                             Macy's,
                            Macy's, PO Box 4963, Carol Stream, 1L 60197-4903

+Macy's Visa, PO Box 9001108, Louisville, KY 40290-1108

Macy's Visa, PO Box 90098, West Chester, OH 45071

+Macy's Visa, PO Box 745012, Cincinnati, OH 45274-5012

+Macys, PO Box 8218, Mason, OH 45040-8218

+Maher Algarallah, 15 Brookview Drive, Haledon, NJ 07508-2600
517789749
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                             +Mattleman, Weinworth, & Miller ESQ, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
517789753
                             +Mohammad Zughbi, 55 3rd Avenue, Paterson, NJ 07524-1560
517789760
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                             +Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike Suite 220, PO Box 9036,
517789763
                                Syosset, NY 11791-9036
                           Syosset, NY 11/91-9036
+Mullooly, Jeffrey, Rooney & Flynn, PO Box 9036, 16th Floor, Syosset, NY 11791-9036
+Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike Suite 220, Syosset, NY 11791-4449
++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
517789764
517789765
517789772
                             (address filed with court: Nissan Infinti Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
                                 Irving, TX 75063)
517789776
                               NYC Department of Finance, Parking Violations Operations, JAF Station, PO Box 1724,
                                 New York, NY 10116-1724
                             +NYC Department of Finance, Parking summons, PO Box 2057, New York, NY 10272-2057
+NYC Department of Finance, Parking Violations Operations, Peck Slip Station, PO Box 2337,
517789777
517789778
                             New York, NY 10272-2337
+NYC Parking Violations, Church Street Station, PO Box 3611,
                                                                                                                                                                New York, NY 10008-3611
517789781
                             +New Century Financial, 7 Entin Road, Parsippany, NJ 07981-1038
+New Century Financial, 7 Entin Road, Parsippany, NJ 07054-5020
+New Century Financial, LLC, Attn: Pressler & Pressler, 7 Entin Ro
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                                                                                                                                                   7 Entin Road,
                                 Parsippany, NJ 07054-5020
517789771
                                                 18501 South Figueroa Street,
                                                                                                              Gardena, CA 90248
                             +Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
+Nissan-infiniti Finance, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
517789773
                             +Nissan-infiniti Finance,
517789775
                            +Nissan-infiniti Finance, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
+PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
+PNC BANK N.A., PO BOX 94982, CLEVELAND,OH 44101-4982
+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
+PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230
+PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609
+PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001
PNC Bank, PO Box 4700 Wilkes Barre, PA 18773-4700
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PO Box 15397, Wilmington, DE 19886-5397
PO Box 5370, Cleveland, OH 44101
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517789800
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                             PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101
517789802
                           ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: PRA III, LLC, PO BOX 12914, Norfolk, VA 23541)
+Paul a Grosso, ESQ, 172 Market Street, Elmwood Park, NJ 07407-1413
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                             +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
+Pnc Bank, P0 Box 5570, Cleveland, OH 44101-0570
+Pnc Bank Na, P0 Box 3180, Pittsburgh, PA 15230-3180
517789786
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                             +Portfolio Recovery Associates, L.L.C., PO Box 12903, Norfolk
+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
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                                                                                                                                              Norfolk, VA 23541-0903
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+Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054-5020
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+Pressler And Pressler, Attorneys, 7 Entin Road, Parsippany, NJ 07054-5020

+Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

+Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020

+Prism/cbna, PO Box 6497, Sioux Falls, SD 57117-6497

+RBS, Credit Card Services, PO Box 42010, Providence, RI 02940-2010

+RBS, PO Box 18204, Bridgeport, CT 06601-3204
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                             +RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd, Warwick, RI 02886-1321

+RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

+Radio Shack, Po Box 6497, Sioux Falls, SD 57117-6497

+Radio Shack/cbsd, Attn.: Citi Centralized Bankruptcy, PO Box 20363,

Kansas City, MO 64195-0363

+Resurgent, PO Box 1410, Troy, MI 48099-1410
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Sears, PO Box 182532, Columbus, OH 43218
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+Sears, PO Box 6282, Sioux Falls, SD 57117-6282
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+Sears Credit Card, PO Box 183081, Columbus, OH 43218-3081

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+Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051

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                  +Selip and Stylianou, PO Box 9004, Melville, NY 11747-9004
+Selip and Stylianou, 199 Crossways Park Drive, PO Box 9004, Woodbury, NY 1179
State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
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                                                                                                    Woodbury, NY 11797-9004
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+Target, 3901 West 53rd St., Sioux Falls, SD 57106-4221

+Target, PO Box 660170, Dallas, TX 75266-0170

+Target N.b., PO Box 673, Minneapolis, MN 55440-0673
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517789714
                                                                                   777 E Wisconsin Avenue,
                    Milwaukee, WI 53202)
517789878
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                                                      P0 Box 31557,
                                                                           Mac B6955-01b,
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                  +Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chest +Wells Fargo Bank, PO Box 30086, Los Angeles, CA 90030-0086 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347 +Wells Fargo Card Services, PO Box 6412, Carol Stream, IL 60197-6412
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 00:26:08 U.S. Attorney, 970 Broad St.,
                    Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 25 2020 00:26:03
                                                                                                       United States Trustee,
smg
                    Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
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                  +E-mail/PDF: gecsedi@recoverycorp.com Feb 25 2020 00:33:27
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517906819
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                                                 KAREN A. CAVAGNARO PARALEGAL,
                                                                                        ONE AT&T WAY, SUITE 3A104,
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                     500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
                  +E-mail/Text: bankruptcy@cavps.com Feb 25 2020 00:26:23 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
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                                        Tempe, AZ 85285-7288
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517867997
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                     585 S. Pilot Street, Las Vegas, NV 89119-3619
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                                                                                                          PO Box 30943,
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PO Box 15316, Wilmington, DE 19850

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District/off: 0312-2 User: admin Page 4 of 7 Date Rcvd: Feb 24, 2020 Form ID: pdf901 Total Noticed: 225

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517789719	+E-mail/Text: fggbanko@fgny.com Feb 25 2020 00:25:04 Foster, Garbus & Garbus, Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604
517789723	+E-mail/PDF: gecsedi@recoverycorp.com Feb 25 2020 00:34:30 GE Money Bank, P0 Box 960061,
517789722	Orlando, FL 32896-0061 +E-mail/PDF: gecsedi@recoverycorp.com Feb 25 2020 00:33:57 GE Money Bank, PO Box 981064,
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517789725	Dayton, FL 32896 +E-mail/PDF: gecsedi@recoverycorp.com Feb 25 2020 00:33:26 GECRB/JC Penny, Po Box 965007,
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517789735	+E-mail/Text: bankruptcies@jnrcollects.com Feb 25 2020 00:26:50 JNR Adjustment Company, 7001 E Fish Lake Rd Ste, Maple Grove, MN 55311-2841
517789734	+E-mail/Text: bankruptcies@jnrcollects.com Feb 25 2020 00:26:50 JNR Adjustment Company,
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517789736	Milwaukee, WI 53201-3004 +E-mail/Text: bncnotices@becket-lee.com Feb 25 2020 00:25:05 Kohl's, PO Box 2983,
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517789758	+E-mail/Text: bankruptcydpt@mcmcg.com Feb 25 2020 00:26:03 Midland Funding,
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Norfolk, VA 23502)

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+Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
+GECRB/JC Penny, PO Box 965007, Orlando, FL 32896-5007
+Kohls/capone, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 5305 517789683* 517789686* 517789690* 517789700* Columbus, OH 43218-2686 517789704* 517789726* 517789739* Menomonee Falls, WI 53051-7096 +Macys, PO Box 8218, Mason, OH 45040-8218 +Mattleman, Weinworth, & Miller ESQ LLP, 40 517789751* 517789754* 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410 +Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255 +Midland Funding Company, 2365 Northside Drive Ste 30, San Diego, CA ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, 517789756* 517789761* San Diego, CA 92108-2709 517789774* DALLAS TX 75266-0366 (address filed with court: Nissan Motors, Attn: Bankruptcy, P0 Box 371491, Pittsburg, PA 75266) 517789780* +NYC Department of Finance, Parking Violations Operations, Peck Slip Station, PO Box 2337, New York, NY 10272-2337 NYC Department of Finance, 517789779* Parking Violations Operations, JAF Station, PO Box 1724, New York, NY 10116-1724 517789768* +New Century Financial Inc., 7 Entin Road, Parsippany, NJ 07054-5020 +New Century Financial, LLC, 517789770* Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020 PNC Bank, Consumer Loan Center, +PNC Bank, 517789794* 2730 Liberty Avenue, Pittsburgh, PA 15222-4704 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44: +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820 517917723* Cleveland, OH 44101-4982 517789801* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, 517789812* Norfolk, VA 23502) ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, 517789813* Norfolk, VA 23502)

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                                                                 Total Noticed: 225
            ***** BYPASSED RECIPIENTS (continued) *****
               ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
517789815*
                                                                             NORFOLK VA 23541-1067
                 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1,
                                                                                                        Norfolk, VA 23502)
517789809*
               ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
                (address filed with court: Portfolio Recovery, 120 Corporate Blvd.,
                   Norfolk, VA 23502)
                ++PORTFOLIO RECOVERY ASSOCIATES LLC,
517789804*
                                                           PO BOX 41067,
                                                                             NORFOLK VA 23541-1067
                 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
                   Norfolk, VA 23541)
                ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
517789805*
                                                                           NORFOLK VA 23541-1067
                 (address filed with court: Portfolio Recovery, Attn: Bankruptcy,
                                                                                              P0 Box 41067,
                   Norfolk, VA 23541)
               ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
517789806*
                 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
                   Norfolk, VA 23541)
                ++PORTFOLIO RECOVERY ASSOCIATES LLC,
517789807*
                                                           PO BOX 41067,
                                                                             NORFOLK VA 23541-1067
                 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
                   Norfolk, VA 23541)
                +Pnc Bank, 103 Bellevue Pkwy,
+Pnc Bank, P0 Box 5570. Cleve
                                                      Wilmington, DE 19809-3701
517789787*
517789785*
                 +Pnc Bank,
                               P0 Box 5570,
                                                Cleveland, OH 44101-0570
                +Pnc Bank,
517789795*
                             Po Box 5570,
                                                Cleveland, OH 44101-0570
                 +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
+Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-
517789822*
                                                                             Parsippany, NJ 07054-5020
517789824*
517789836*
                 +Sears,
                           PO Box 6282, Sioux Falls, SD 57117-6282
517789840*
                 +Sears Credit, PO Box 6282,
                                                   Sioux Falls, SD 57117-6282
                                                            Columbus, OH 43218-3081
The Lakes, NV 88901-0001
517789848*
                 +Sears Credit Cards, PO Box 183081,
                +Sears Gold Mastercard, PO Box 6922, The Lakes, NV 889
State of New Jersey, Department of Labor, PO Box 951,
+Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015
517789851*
517789856*
                                                                                     Trenton, NJ 08625-0951
517789863*
                 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: US Bank, 4801 Frederi
               ++US BANK,
517789875*
                                                            4801 Frederica Street, Owensboro, KY 42301)
               ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
517789874*
                 (address filed with court: US Bank, PO Box 108,
                                                                            Saint Louis, MO 63166)
                             PO BOX 5229, CINCINNATI OH 45201-5229
517789872*
                 (address filed with court: US Bank, PO Box 5227,
                                                                             Cincinnati, OH 45201)
               ++US BANK,
                             PO BOX 5229, CINCINNATI OH 45201-5229
517789873*
                 (address filed with court: US Bank,
                                                           PO Box 790408,
                                                                              Saint Louis, MO 63179)
               ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: US bank, PO Box 6352,
                             PO BOX 5229, CINCINNATI OH 45201-5229
517789876*
                                                                             Fargo, ND 58125)
               ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Us Bank, 205 W 4th Street,
517789871*
                                                                                 Cincinnati, OH 45202)
517789877*
                ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
              (address filed with court: Us Bank Rms Cc, 205 W 4th Street, Cincir ##+Citizens Bank, 100 Sockanosset Crossroads, Cranston, RI 02920-5565
                                                                                          Cincinnati, OH 45202)
517789694
517789882
              ##+Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724
                                                                                                      TOTALS: 0, * 64, ## 2
```

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2020 Signature: /s/Joseph Speetjens

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District/off: 0312-2 Page 7 of 7 Date Rcvd: Feb 24, 2020 User: admin

Form ID: pdf901 Total Noticed: 225

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2020 at the address(es) listed below:

Herbert B. Raymond on behalf of Joint Debtor Asmaa A Hanafy herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotm ail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemai ls789@gmail.com

Herbert B. Raymond on behalf of Debtor Safi M Hanafy herbertraymond@gmail.com, $ray mondmail@comcast.net; bankruptcy attorneys@comcast.net; herbertray mond@gmail.com; carbonell_c@hotmuptcy.net; bankruptcy.net; bankruptcy$ ail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemai

ls789@gmail.com PNC MORTGAGE, NATIONAL ASSOCIATION bankruptcy@feinsuch.com Jill Manzo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com Creditor PNC BANK, NATIONAL ASSOCIATION Jill Manzo on behalf of Creditor

Kevin Gordon McDonald on behalf of Creditor kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8